



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [ATLANTIC UNION BANKSHARES CORPORATION](#)

City/State [RICHMOND, VA](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [20,065,570](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[ATLANTIC UNION BANKSHARES CORPORATION](#)

[1051 EAST CARY STREET SUITE 1200](#)

[RICHMOND, VA 23219](#)

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	19,930,198			19,021,107			16,811,017			13,202,130			8,823,799		
Net income (\$000)	263,917			158,228			193,528			146,248			72,923		
Number of BHCs in peer group	130			128			125			118			148		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.83	2.60	65	2.98	2.77	64	3.27	3.01	56	3.29	3.08	56	3.30	3.29	50
+ Non-interest income	0.69	1.04	35	0.63	1.21	25	0.74	1.32	26	0.79	1.31	27	0.80	0.93	41
- Overhead expense	2.16	2.17	52	2.20	2.57	33	2.48	2.69	40	2.56	2.71	45	2.66	2.60	55
- Provision for credit losses	-0.31	-0.09	12	0.43	0.51	39	0.13	0.15	54	0.11	0.14	44	0.13	0.11	65
+ Securities gains (losses)	0	0.01	45	0.06	0.02	84	0.05	0.01	92	0	0	79	0.01	0.01	63
+ Other tax equivalent adjustments	0.01	0	95	0.01	0	96	0.01	0	89	-0.02	0	0	0.04	0	97
= Pretax net operating income (tax equivalent)	1.68	1.66	57	1.05	1.04	47	1.45	1.56	39	1.40	1.57	33	1.36	1.55	33
Net operating income	1.32	1.26	60	0.83	0.81	46	1.15	1.19	42	1.13	1.24	34	0.83	0.95	34
Net income	1.32	1.26	60	0.83	0.82	45	1.15	1.19	42	1.11	1.24	33	0.83	0.95	34
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42				1.11
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.38	3.06	70	3.89	3.55	71	4.78	4.41	75	4.61	4.24	73	4.25	4.06	63
Interest expense	0.23	0.25	55	0.57	0.52	65	1.09	1.08	57	0.88	0.86	60	0.62	0.54	67
Net interest income (tax equivalent)	3.15	2.80	74	3.31	3.01	68	3.69	3.33	65	3.73	3.38	67	3.63	3.54	53
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.11	17	0.08	0.27	27	0.17	0.21	53	0.12	0.22	42	0.15	0.10	73
Earnings coverage of net loan and lease losses (X)	139.34	39.72	86	23.47	22.91	68	12.14	24.40	46	17.49	21.75	57	11.67	0.97	41
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.76	1.23	16	1.14	1.58	25	0.34	0.83	10	0.42	0.90	13	0.54	0.95	10
Allowance for loan and lease losses / Total loans and leases	0.76	1.20	17	1.14	1.55	26	0.33	0.81	10	0.42	0.89	13	0.53	0.94	11
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.32	0.49	31	0.39	0.71	22	0.29	0.57	19	0.37	0.61	26	0.39	0.57	34
30-89 days past due loans and leases / Total loans and leases	0.16	0.32	32	0.26	0.39	37	0.52	0.43	69	0.59	0.44	73	0.36	0.32	65
Liquidity and Funding															
Net noncore funding dependence	-1.13	-2.33	55	4.90	3.20	62	11.13	14.45	39	14.40	16.62	47	12.15	13.97	40
Net short-term noncore funding dependence	-2.08	-7.71	66	2.61	-4.76	78	3.86	3.38	42	11.94	4.66	72	8.63	9.65	40
Net loans and leases / Total assets	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69	70.29	63.98	56	76.59	72.64	65
Capitalization															
Tier 1 leverage ratio	9.01	8.98	57	8.95	9.13	46	8.79	9.76	25	9.71	9.71	49	9.42	10.04	36
Holding company equity capital / Total assets	13.51	10.71	86	13.79	11.16	83	14.31	12.43	73	13.98	12.22	75	11.22	10.84	61
Total equity capital (including minority interest) / Total assets	13.51	10.82	85	13.79	11.29	82	14.31	12.57	73	13.98	12.27	75	11.22	10.89	59
Common equity tier 1 capital / Total risk-weighted assets	10.24	12.42	20	10.26	12.38	17	10.24	12.17	23	9.93	12.12	14	9.04	11.90	8
Net loans and leases / Equity capital (X)	4.84	5.53	39	5.15	5.58	41	5.02	5.21	49	5.03	5.29	44	6.83	6.82	53
Cash dividends / Net income	36.44	28.27	67	53.42	42.30	67	40.48	33.12	64	39.66	27.31	73	48.53	32.32	71
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36				19.39
Growth Rates															
Assets	2.19	10.50	16	11.80	16.68	37	27.59	9.26	88	47.58	7	97	10.50	9.89	68
Equity capital	0.06	7.46	16	7.77	6.99	62	30.58	10.49	87	83.94	7.89	97	4.53	13.71	16
Net loans and leases	-6.02	3.36	15	10.56	9.07	66	30.48	9.10	90	35.43	7.89	93	13.28	12.54	66
Noncore funding	-57.41	-14.79	4	-37.84	-12.18	20	10.37	6.59	62	59.37	10.67	92	-5.10	-3.35	52
Parent Company Ratios															
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0.26	1.14	77	0	0.02	46
Long-term debt / Equity capital	9.11	10.95	53	5.49	13.56	37	6.25	13.04	50	8.16	13.37	55	14.16	4.39	85
Equity investment in subsidiaries / Equity capital	109.35	103.22	80	105.54	102.81	68	111.31	103.22	85	114.44	103.10	88	120.76	105.17	92
Cash from ops + noncash items + op expense / Op expense + dividends	118.06	154.48	38	108.25	147.24	32	163.66	190.27	46	65.17	174.91	8	87.25	100.80	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	501,597	572,357	611,431	469,301	294,600	-12.36	91.45
Income from lease financing receivables.....	4,739	2,372	132	0	0	99.79	
Fully taxable income on loans and leases.....	505,027	573,266	609,808	467,757	293,409	-11.90	93.50
Tax-exempt income on loans and leases.....	1,309	1,463	1,755	1,544	1,191	-10.53	31.16
Estimated tax benefit on income on loans and leases.....	413	477	572	589	1,412	-13.33	-65.91
Income on loans and leases (tax equivalent).....	506,749	575,206	612,135	469,890	296,012	-11.90	92.53
Investment interest income (tax equivalent).....	93,548	85,570	88,191	58,749	39,903	9.32	147.36
Interest on balances due from depository institutions.....	855	1,289	3,766	2,124	539	-33.67	248.98
Interest income on other earning assets.....	3,797	2,937	6,361	6,220	4,357	29.28	-2.54
Total interest income (tax equivalent)	604,949	665,002	710,453	536,983	340,811	-9.03	98.24
Interest on time deposits of \$250K or more	6,236	12,510	12,972	4,023	2,458	-50.15	
Interest on time deposits < \$250K.....	14,104	33,400	37,939	22,341	11,174	-57.77	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	6,778	30,034	64,060	32,972	12,474	-77.43	-5.49
Interest on other borrowings and trading liabilities.....	5,115	14,035	38,317	34,582	15,013	-63.56	-48.33
Interest on subordinated debt and mandatory convertible securities	8,866	8,177	8,172	8,179	8,918	8.43	314.11
Total interest expense.....	41,099	98,156	161,460	102,097	50,037	-58.13	38.05
Net interest income (tax equivalent).....	563,850	566,846	548,993	434,886	290,774	-0.53	104.74
Non-interest income.....	137,589	119,250	125,039	104,050	70,854	15.38	93.67
Adjusted operating income (tax equivalent)	701,439	686,096	674,032	538,936	361,628	2.24	102.47
Overhead expense.....	430,965	418,422	417,303	337,612	234,430	3.00	92.85
Provision for credit losses.....	-60,888	82,201	22,125	14,084	11,071		
Securities gains (losses)	87	12,294	7,675	457	800	-99.29	-57.56
Other tax equivalent adjustments	2,954	2,613	2,086	-3,216	3,307	13.05	-0.47
Pretax net operating income (tax equivalent).....	334,403	200,380	244,365	184,406	120,234	66.88	184.68
Applicable income taxes	54,842	28,066	37,556	30,014	33,387	95.40	104.80
Tax equivalent adjustments	15,644	14,086	13,110	4,979	13,924	11.06	18.42
Applicable income taxes (tax equivalent).....	70,486	42,152	50,666	34,993	47,311	67.22	76.26
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	263,917	158,228	193,699	149,413	72,923	66.80	240.64
Discontinued operations, net of applicable income taxes.....	0	0	-171	-3,165	0		
Net income attributable to holding company.....	263,917	158,228	193,528	146,248	72,923	66.80	240.64
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	263,917	158,228	193,528	146,248	72,923	66.80	240.64
Investment securities income (tax equivalent).....	93,548	85,570	88,191	58,749	39,903	9.32	147.36
US Treasury and agency securities (excluding mortgage-backed securities)	1,084	609	840	381	517	78.00	3184.85
Mortgage-backed securities	35,315	35,532	40,659	27,400	13,036	-0.61	185.74
All other securities	57,149	49,429	46,692	30,968	26,350	15.62	124.76
Cash dividends declared.....	96,174	84,518	78,345	58,001	35,393	13.79	185.62
Common	84,306	78,860	78,345	58,001	35,393	6.91	150.37
Preferred.....	11,868	5,658	0	0	0	109.76	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent).....	3.04	2.85	65	3.50	3.27	67	4.23	4	68	4.07	3.87	68	3.86	3.78	55
Less: Interest expense	0.21	0.23	54	0.52	0.48	65	0.96	0.98	53	0.77	0.79	57	0.57	0.50	65
Equals: Net interest income (tax equivalent)	2.83	2.60	65	2.98	2.77	64	3.27	3.01	56	3.29	3.08	56	3.30	3.29	50
Plus: Non-interest income	0.69	1.04	35	0.63	1.21	25	0.74	1.32	26	0.79	1.31	27	0.80	0.93	41
Equals: adjusted operating income (tax equivalent)	3.52	3.70	38	3.61	4.04	31	4.01	4.41	31	4.08	4.46	31	4.10	4.26	41
Less: Overhead expense.....	2.16	2.17	52	2.20	2.57	33	2.48	2.69	40	2.56	2.71	45	2.66	2.60	55
Less: Provision for credit losses.....	-0.31	-0.09	12	0.43	0.51	39	0.13	0.15	54	0.11	0.14	44	0.13	0.11	65
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	45	0.06	0.02	84	0.05	0.01	92	0	0	78	0.01	0.01	63
Plus: other tax equivalent adjustments	0.01	0	95	0.01	0	96	0.01	0	89	-0.02	0	0	0.04	0	97
Equals: Pretax net operating income (tax equivalent)	1.68	1.66	57	1.05	1.04	47	1.45	1.56	39	1.40	1.57	33	1.36	1.55	33
Less: Applicable income taxes (tax equivalent).....	0.35	0.38	46	0.22	0.23	46	0.30	0.36	34	0.27	0.33	27	0.54	0.59	35
Less: Minority interest.....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	47
Equals: Net operating income	1.32	1.26	60	0.83	0.81	46	1.15	1.19	42	1.13	1.24	34	0.83	0.95	34
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	2	-0.02	0	1	0	0	49
Equals: Net income	1.32	1.26	60	0.83	0.82	45	1.15	1.19	42	1.11	1.24	33	0.83	0.95	34
Memo: Net income (last four quarters)	1.32	1.26	60	0.83	0.82	45	1.15	1.19	41	1.11	1.24	33	0.83	0.95	34
Net income-BHC and noncontrolling (minority) interest	1.32	1.27	60	0.83	0.83	45	1.15	1.20	42	1.11	1.25	33	0.83	0.95	34
Margin Analysis															
Average earning assets / Average assets	89.86	93.08	12	89.93	92.32	18	88.48	91.05	24	88.32	91.48	20	90.81	93.19	22
Average interest-bearing funds / Average assets.....	59.65	61.99	44	64.21	64.06	54	66.48	65.57	54	66.05	65.56	57	71.45	70.06	56
Interest income (tax equivalent) / Average earning assets	3.38	3.06	70	3.89	3.55	71	4.78	4.41	75	4.61	4.24	73	4.25	4.06	63
Interest expense / Average earning assets	0.23	0.25	55	0.57	0.52	65	1.09	1.08	57	0.88	0.86	60	0.62	0.54	67
Net interest income (tax equivalent) / Average earning assets	3.15	2.80	74	3.31	3.01	68	3.69	3.33	65	3.73	3.38	67	3.63	3.54	53
Yield or Cost															
Total loans and leases (tax equivalent).....	3.70	4.01	34	4.16	4.27	48	5.10	5.09	56	4.89	4.95	54	4.40	4.52	42
Interest-bearing bank balances	0.17	0.14	81	0.35	0.27	75	1.94	2.04	42	1.15	1.64	15	0.82	1.13	23
Federal funds sold and reverse repos	0.67	0.25	83	0.47	0.68	47	1.72	2.44	28	2.04	2.17	48	0.93	0.83	50
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	0.48	35
Total earning assets	3.31	3.04	67	3.82	3.51	68	4.70	4.36	73	4.53	4.20	73	4.12	3.98	63
Investment securities (tax equivalent)	2.75	1.77	94	3.28	2.25	96	3.55	2.76	94	3.31	2.68	88	3.48	2.61	89
US Treasury and agency securities (excluding mortgage-backed securities)	1.77	1.14	84	3.51	1.75	92	3.37	2.32	88	2.06	2.05	55	2.45	1.66	88
Mortgage-backed securities	1.88	1.57	83	2.60	2.05	92	3.01	2.61	89	2.68	2.50	75	2.35	2.19	69
All other securities	3.51	2.81	76	3.75	3.24	73	4.15	4.06	68	3.70	4.20	53	4.57	3.85	68
Interest-bearing deposits	0.24	0.21	64	0.69	0.53	71	1.20	1.10	60	0.78	0.81	51	0.50	0.52	51
Time deposits of \$250K or more	1.15	0.66	90	1.96	1.42	88	2.47	1.96	90	1.46	1.44	51			
Time deposits < \$250K	0.83	0.62	75	1.63	1.36	71	1.83	1.82	46	1.33	1.29	50			
Other domestic deposits	0.07	0.15	28	0.36	0.36	55	0.94	0.93	53	0.62	0.67	51			
Foreign deposits		0.14			0.42			1.19			0.97			0.84	
Federal funds purchased and repos.....	0.07	0.17	35	0.32	0.62	26	0.85	1.86	25	1.24	1.51	40	0.68	0.68	64
Other borrowed funds and trading liabilities	0.45	1.27	24	0.79	1.50	17	2.14	2.38	34	2.29	2.28	53	1.61	1.48	65
All interest-bearing funds.....	0.35	0.37	54	0.80	0.74	61	1.44	1.49	52	1.17	1.19	59	0.79	0.71	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	137,589	119,250	125,039	104,050	70,854
Fiduciary activities income	12,287	10,576	10,345	5,536	7,820
Service charges on deposit accounts - domestic	29,445	25,251	30,202	25,439	20,212
Trading revenue.....	6,053	16,637	15,320	3,554	0
Investment banking fees and commissions.....	15,259	13,051	13,019	10,614	3,425
Insurance activities revenue.....	1,924	2,002	1,178	1,553	1,023
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	0	0	0	0	0
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	23,329	24,496	9,007	21,603	9,032
Other non-interest income.....	49,292	27,237	45,968	35,751	29,342
Total overhead expenses	430,965	418,422	417,303	337,612	234,430
Personnel expense.....	215,363	206,661	195,349	159,379	122,221
Net occupancy expense.....	44,669	43,764	44,052	37,698	30,097
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	13,904	16,574	18,521	12,839	6,088
Other operating expenses.....	157,029	151,423	159,381	127,696	76,024
Fee income on mutual funds and annuities.....	1,553	1,640	4,461	4,025	3,425
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,876	1,879	1,989	1,609	1,419
Average personnel expense per employee.....	114.80	109.98	98.21	99.05	86.13
Average assets per employee.....	10,623.77	10,122.99	8,451.99	8,205.18	6,218.32

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.13	2.17	41	1.38	2.02	46	3.57	2.72	67	3.87	3.08	65	4.83	1.89
Overhead expenses / Net Interest Income + non-interest income	62.57	59.28	61	62.02	62.28	52	62.94	61.29	61	63.61	60.88	64	66.79	62.21
Percent of Average Assets														
Total overhead expense	2.16	2.17	52	2.20	2.57	33	2.48	2.69	40	2.56	2.71	45	2.66	2.60
Personnel expense.....	1.08	1.21	38	1.09	1.30	27	1.16	1.41	27	1.21	1.44	29	1.39	1.47
Net occupancy expense.....	0.22	0.23	51	0.23	0.26	33	0.26	0.28	43	0.29	0.28	53	0.34	0.32
Other operating expenses.....	0.86	0.72	79	0.88	0.94	63	1.06	0.97	71	1.06	0.97	73	0.93	0.79
Overhead less non-interest income	1.47	1.10	82	1.57	1.25	75	1.74	1.32	77	1.77	1.38	77	1.85	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	61.44	58.83	57	60.99	61.82	51	61.91	60.64	59	62.64	60.37	63	64.83	61.01
Personnel expense.....	30.70	32.93	32	30.12	32.36	33	28.98	32.39	26	29.57	32.51	29	33.80	34.72
Net occupancy expense.....	6.37	6.23	52	6.38	6.58	47	6.54	6.52	52	6.99	6.48	61	8.32	7.51
Other operating expenses.....	24.37	19.18	86	24.49	22.28	75	26.39	21.20	82	26.08	20.90	81	22.71	18.30
Total non-interest income	19.62	27.67	34	17.38	28.83	27	18.55	29.23	28	19.31	28.50	31	19.59	21.24
Fiduciary activities income	1.75	2.20	51	1.54	2.09	50	1.53	1.97	51	1.03	2.14	45	2.16	1.95
Service charges on domestic deposit accounts	4.20	3.27	64	3.68	3.27	57	4.48	3.88	57	4.72	4.15	56	5.59	3.83
Trading revenue.....	0.86	0.62	75	2.42	1.28	79	2.27	1.18	82	0.66	0.85	64	0	0.07
Investment banking fees and commissions.....	2.18	2.58	62	1.90	2.46	57	1.93	3.54	52	1.97	3.42	54	0.95	0.92
Insurance activities revenue.....	0.27	0.36	67	0.29	0.41	69	0.17	0.47	62	0.29	0.47	68	0.28	0.44
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.48
Net servicing fees	0	0.60	14	0	0.01	42	0	0.28	21	0	0.65	9	0	0.40
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.48
Net gain (loss) - sales of loans, OREO, and other assets	3.33	3.30	56	3.57	3.92	59	1.34	1.86	48	4.01	1.61	86	2.50	2.38
Other non-interest income.....	7.03	9.27	38	3.97	9.65	17	6.82	10.04	36	6.63	9.86	35	8.11	7.34
Overhead less non-interest income	41.82	30.52	84	43.60	31.93	79	43.36	31.06	88	43.34	31.46	86	45.23	39.09
Applicable income taxes / Pretax net operating income (tax equivalent).....	16.40	21.18	10	14.01	18.63	18	15.37	20.56	14	16.28	19.04	24	27.77	33.75
Applicable income tax + TE / Pretax net operating income + TE	21.08	22.67	22	21.04	21.18	40	20.73	23.23	27	18.98	21.56	21	39.35	38.57

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

12/2021

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	9,462,574	9,750,727	9,579,643	7,510,705	5,668,104	-2.96	84.46
Commercial and industrial loans	2,542,243	3,263,460	2,114,033	1,317,135	612,023	-22.10	360.95
Loans to individuals	638,044	649,053	723,273	681,734	691,268	-1.70	17.99
Loans to depository institutions and acceptances of other banks	0	0	0	11,529	0		
Agricultural loans	10,311	9,262	13,714	16,605	4,628	11.33	117.99
Other loans and leases	563,532	445,553	235,678	178,499	206,191	26.48	382.92
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,216,704	14,118,055	12,666,341	9,716,207	7,182,214	-6.38	108.35
Less: Allowance for loan and lease losses	99,787	160,540	42,294	41,045	38,208	-37.84	168.30
Net loans and leases	13,116,917	13,957,515	12,624,047	9,675,162	7,144,006	-6.02	108.00
Debt securities that reprice or mature in over 1 year	3,971,084	2,905,603	2,300,892	2,120,486	1,028,117	36.67	296.47
Mutual funds and equity securities	0	0	0	3,348	5,361		-100.00
Subtotal	17,088,001	16,863,118	14,924,939	11,798,996	8,177,484	1.33	133.68
Interest-bearing bank balances	618,714	318,974	236,292	95,218	81,791	93.97	873.89
Federal funds sold and reverse repos	2,824	2,013	38,172	216	496	40.29	528.95
Debt securities that reprice or mature within 1 year	137,043	178,159	196,620	137,837	136,085	-23.08	3.14
Trading assets	71,618	161,193	53,819	19,180	2,997	-55.57	2599.51
Total earning assets	17,918,200	17,523,457	15,449,842	12,051,447	8,398,853	2.25	138.53
Non-interest-bearing cash and due from depository institutions	180,963	172,307	163,050	166,927	117,586	5.02	49.86
Premises, fixed assets, and leases	181,966	219,253	215,782	147,064	119,981	-17.01	49.12
Other real estate owned	11,342	12,657	8,265	8,813	6,636	-10.39	12.48
Investment in unconsolidated subsidiaries	4,659	5,529	5,202	4,504	2,801	-15.74	66.33
Intangible and other assets	1,768,557	1,703,321	1,721,309	1,386,538	681,176	3.83	162.84
Total assets	20,065,570	19,636,407	17,563,450	13,765,293	9,327,033	2.19	137.73
Quarterly average assets	20,215,085	19,758,471	17,396,871	13,569,887	9,091,426	2.31	143.18
Average loans and leases (YTD)	13,681,693	13,827,760	11,998,276	9,608,266	6,732,390	-1.06	128.28
Memoranda							
Loans held-for-sale	20,861	96,742	55,405	0	40,662	-78.44	-42.83
Loans not held-for-sale	13,195,843	14,021,313	12,610,936	9,716,207	7,141,552	-5.89	109.22
Real estate loans secured by 1–4 family	2,005,518	2,188,553	2,329,748	1,927,711	1,676,268	-8.36	25.90
Commercial real estate loans	7,425,648	7,527,014	7,212,008	5,547,807	3,963,462	-1.35	111.71
Construction and land development	862,236	925,798	1,250,924	1,194,821	948,791	-6.87	14.79
Multifamily	778,626	814,745	633,743	548,231	357,079	-4.43	132.93
Nonfarm nonresidential	5,784,786	5,786,471	5,327,341	3,804,755	2,657,592	-0.03	138.83
Real estate loans secured by farmland	31,408	35,160	37,887	35,187	28,374	-10.67	6.75
Total investment securities	4,108,127	3,083,762	2,497,512	2,261,671	1,169,563	33.22	260.68
U.S. Treasury securities	64,474	0	4,498	0	0		
US agency securities (excluding mortgage-backed securities)	11,979	16,145	19,635	17,660	21,325	-25.80	-32.47
Municipal securities	1,629,384	1,374,210	992,239	958,798	499,199	18.57	243.07
Mortgage-backed securities	2,248,913	1,542,329	1,345,181	1,184,036	551,523	45.81	312.40
Asset-backed securities	21,195	44,230	48,725	43,831	47,745	-52.08	-57.37
Other debt securities	132,182	106,848	87,234	53,998	44,410	23.71	182.69
Mutual funds and equity securities	0	0	0	3,348	5,361		-100.00
Available-for-sale securities	3,480,010	2,538,794	1,942,368	1,766,051	969,924	37.07	271.21
U.S. Treasury securities	64,474	0	4,498	0	0		
US agency securities (excluding mortgage-backed securities)	9,375	13,394	16,822	17,660	21,325	-30.01	-47.15
Municipal securities	1,008,394	837,326	447,091	466,526	299,560	20.43	268.82
Mortgage-backed securities	2,244,390	1,536,996	1,337,998	1,184,036	551,523	46.02	311.57
Asset-backed securities	21,195	44,230	48,725	43,831	47,745	-52.08	-57.37
Other debt securities	132,182	106,848	87,234	53,998	44,410	23.71	182.69
Mutual funds and equity securities	0	0	0	0	5,361		-100.00
Held-to-maturity securities appreciation (depreciation)	65,773	74,914	48,359	7,229	3,844	-12.20	8236.25
Available-for-sale securities appreciation (depreciation)	32,865	101,172	52,020	-6,134	2,883	-67.52	
Structured notes, fair value	0	0	12,568	2,088	0		-100.00
Pledged securities	1,388,668	1,154,003	1,019,120	640,863	534,032	20.33	157.54

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	5,208,337	4,369,673	2,973,675	2,098,647	1,504,305	19.19	273.23
NOW, ATS and transaction accounts	4,176,765	3,625,156	2,905,713	2,288,523	1,929,416	15.22	136.52
Time deposits less brokered deposits < \$250K	1,448,372	1,843,237	1,923,004	1,643,873	1,115,792	-21.42	
MMDA and other savings accounts	5,341,810	5,124,818	4,654,760	3,475,572	2,209,114	4.23	163.49
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	16,175,284	14,962,884	12,457,152	9,506,615	6,758,627	8.10	176.41
Time deposits of \$250K or more	437,526	619,442	653,729	280,785	220,325	-29.37	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	117,870	250,888	66,053	39,197	49,152	-53.02	98.83
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	100,000	431,703	1,273,600	785,000	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	9,477	210,621	784,652	152,082	143,760	-95.50	-94.15
Brokered deposits < \$250K	3	145,382	197,635	187,600	14,863	-100.00	
Noncore funding	564,876	1,326,333	2,133,772	1,933,264	1,213,100	-57.41	-55.81
Trading liabilities	48,383	161,193	53,819	19,180	9,431	-69.98	343.07
Subordinated notes and debentures + trust preferred securities	388,724	289,829	297,392	291,399	241,502	34.12	61.10
Other liabilities	178,232	187,678	108,213	90,254	58,044	-5.03	211.93
Total liabilities	17,355,499	16,927,917	15,050,348	11,840,712	8,280,704	2.53	133.29
Equity Capital							
Perpetual preferred stock (including surplus)	166,356	166,356	0	0	0	0.00	
Common stock	100,101	104,169	105,827	87,250	57,744	-3.91	74.07
Common surplus	1,641,185	1,750,897	1,790,305	1,380,259	610,001	-6.27	171.09
Retained earnings	783,794	616,053	581,395	467,345	379,468	27.23	129.22
Accumulated other comprehensive income	18,635	71,015	35,575	-10,273	-884	-73.76	
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,710,071	2,708,490	2,513,102	1,924,581	1,046,329	0.06	170.73
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,710,071	2,708,490	2,513,102	1,924,581	1,046,329	0.06	170.73
Total liabilities and capital	20,065,570	19,636,407	17,563,450	13,765,293	9,327,033	2.19	137.73
Memoranda							
Non-interest-bearing deposits	5,208,337	4,369,673	2,973,675	2,098,647	1,504,305	19.19	273.23
Interest-bearing deposits	11,404,476	11,358,035	10,334,841	7,876,353	5,489,510	0.41	128.74
Total deposits	16,612,813	15,727,708	13,308,516	9,975,000	6,993,815	5.63	160.33
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,708,490	2,513,102	1,924,581	1,046,329	1,001,032		
Accounting restatements	0	-39,053	-1,133	-476	0		
Net income	263,917	158,228	193,528	146,248	72,923		
Net sale of new perpetual preferred stock	0	166,356	0	0	0		
Net sale of new common stock	-113,781	-41,065	-71,351	4,955	4,842		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	499,974	794,809	0		
Less: Dividends declared	96,174	84,518	78,345	58,001	35,393		
Change in other comprehensive income	-52,381	35,440	45,848	-9,283	2,925		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,710,071	2,708,490	2,513,102	1,924,581	1,046,329		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	47.16	36.25	77	49.66	36.22	77	54.54	37.78	77	54.56	37.19	79	60.77	53.41	68
Commercial and industrial loans	12.67	10.76	67	16.62	13.52	65	12.04	12.02	53	9.57	12.85	39	6.56	10.82	28
Loans to individuals	3.18	3.36	64	3.31	3.40	62	4.12	4.20	61	4.95	4.31	63	7.41	2.58	85
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0.04	29	0.08	0.05	84	0	0	45
Agricultural loans.....	0.05	0.18	57	0.05	0.19	56	0.08	0.24	59	0.12	0.30	65	0.05	0.51	48
Other loans and leases.....	2.81	4.47	45	2.27	4.63	31	1.34	5.01	19	1.30	5	16	2.21	2.62	51
Net loans and leases.....	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69	70.29	63.98	56	76.59	72.64	65
Debt securities over 1 year.....	19.79	19.46	54	14.80	15.55	45	13.10	14.60	44	15.40	14.63	58	11.02	13.96	35
Mutual funds and equity securities	0	0.06	13	0	0.05	13	0	0.06	13	0.02	0.06	50	0.06	0.07	59
Subtotal	85.16	79.22	70	85.88	78.16	82	84.98	79.65	61	85.72	79.97	58	87.68	87.26	42
Interest-bearing bank balances	3.08	8.50	22	1.62	7.51	13	1.35	3.06	34	0.69	3.04	20	0.88	2.34	36
Federal funds sold and reverse repos	0.01	0.54	65	0.01	0.82	62	0.22	1.57	71	0	1.66	51	0.01	0.02	75
Debt securities 1 year or less	0.68	1.56	38	0.91	1.68	39	1.12	1.91	46	1	1.96	43	1.46	1.92	60
Trading assets	0.36	0.49	67	0.82	1.01	71	0.31	1.19	58	0.14	1.33	54	0.03	0.02	77
Total earning assets.....	89.30	91.77	19	89.24	91.05	24	87.97	89.53	29	87.55	89.74	24	90.05	92.22	19
Non-interest cash and due from depository institutions.....	0.90	0.82	58	0.88	1.07	35	0.93	1.14	32	1.21	1.21	47	1.26	1.26	46
Other real estate owned.....	0.06	0.01	91	0.06	0.02	86	0.05	0.03	73	0.06	0.04	74	0.07	0.06	68
All other assets.....	9.80	7.35	81	9.88	7.82	77	11.11	9.27	72	11.24	8.98	73	8.69	6.45	83
Memoranda															
Short-term investments	3.78	11.47	16	2.54	11.17	8	2.68	7.63	35	1.69	7.80	21	2.34	4.63	38
U.S. Treasury securities.....	0.32	1.47	43	0	0.84	17	0.03	1.03	35	0	1.04	14	0	0.22	31
US agency securities (excluding mortgage-backed securities)	0.06	0.82	31	0.08	0.63	35	0.11	0.54	44	0.13	0.69	41	0.23	1.50	30
Municipal securities	8.12	1.73	94	7	1.69	92	5.65	1.34	92	6.97	1.62	94	5.35	2.97	79
Mortgage-backed securities	11.21	14.14	39	7.85	11.75	34	7.66	11.44	27	8.60	11.13	36	5.91	9.19	34
Asset-backed securities	0.11	0.50	58	0.23	0.32	68	0.28	0.28	71	0.32	0.33	73	0.51	0.23	85
Other debt securities	0.66	0.53	66	0.54	0.42	69	0.50	0.39	69	0.39	0.41	68	0.48	0.48	66
Loans held-for-sale.....	0.10	0.55	39	0.49	0.52	61	0.32	0.39	57	0	0.30	8	0.44	0.32	78
Loans held for investment	65.76	58.06	68	71.40	61.72	79	71.80	63.50	71	70.58	63.93	58	76.57	72.42	63
Real estate loans secured by 1–4 family	9.99	11.46	45	11.15	11.91	48	13.26	13.29	51	14	13.46	50	17.97	16.44	63
Revolving	2.79	1.42	78	3.04	1.66	76	3.75	2.07	76	4.46	2.27	80	5.76	2.71	85
Closed-end, secured by first liens	6.94	9.67	36	7.79	9.81	40	9.05	10.69	41	9.12	10.57	44	11.68	13.03	53
Closed-end, secured by junior liens	0.26	0.17	80	0.32	0.22	77	0.46	0.28	78	0.42	0.31	71	0.53	0.39	71
Commercial real estate loans	37.01	22.69	86	38.33	22.22	89	41.06	22.23	91	40.30	21.58	91	42.49	33.79	77
Construction and land development.....	4.30	3.34	64	4.71	3.40	69	7.12	3.44	84	8.68	3.51	92	10.17	4.55	92
Multifamily.....	3.88	3.57	66	4.15	3.12	71	3.61	3.01	69	3.98	2.72	78	3.83	5.32	51
Nonfarm nonresidential	28.83	14.57	92	29.47	14.72	94	30.33	14.69	93	27.64	14.44	90	28.49	22.30	77
Real estate loans secured by farmland.....	0.16	0.30	61	0.18	0.33	62	0.22	0.36	63	0.26	0.41	65	0.30	0.81	51

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	71.60	61.05	62	69.07	57.15	68	75.63	57.46	74	77.30	56.49	79	78.92	73.20	57
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	15.17	19.86	34	15.50	19.43	35	18.39	20.75	40	19.84	21.10	42	23.34	22.92	57
Real estate loans secured by 1–4 family.....	4.24	2.43	77	4.23	2.64	73	5.21	3.15	76	6.31	3.50	81	7.48	3.76	81
Revolving	10.93	17.24	27	11.27	16.59	30	13.19	17.39	33	13.53	17.39	36	15.86	18.68	49
Closed-end.....	56.18	37.86	83	53.31	34.63	86	56.94	33.52	90	57.10	32.14	91	55.18	46.38	73
Construction and land development.....	6.52	5.65	59	6.56	5.26	62	9.88	5.09	82	12.30	5.20	92	13.21	6.35	91
1–4 family.....	1.41	1.18	63	1.36	0.93	68	1.85	0.94	76	2.33	1.02	79	2.71	1.50	79
Other.....	5.11	4.40	59	5.20	4.19	63	8.03	4.02	83	9.97	4.05	94	10.50	4.76	93
Multifamily.....	5.89	5.78	62	5.77	4.96	65	5	4.69	63	5.64	4.10	73	4.97	7.13	46
Nonfarm nonresidential	43.77	24.56	90	40.99	22.93	92	42.06	22.15	94	39.16	21.40	93	37	30.84	73
Owner-occupied.....	15.10	8.29	83	15.08	7.68	88	16.12	7.72	88	13.76	8.03	83	13.14	10.55	68
Other.....	28.67	15.94	89	25.91	14.95	89	25.94	14.34	88	25.39	13.38	91	23.86	19.91	69
Real estate loans secured by farmland.....	0.24	0.54	60	0.25	0.54	59	0.30	0.55	62	0.36	0.63	65	0.40	1.19	48
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0.12	0.12	83	0	0	45
Commercial and industrial loans	19.24	18.86	58	23.12	22.17	58	16.69	19.53	42	13.56	20.32	29	8.52	15.52	22
Loans to individuals	4.83	6.24	61	4.60	6.13	60	5.71	7.13	58	7.02	7.36	63	9.62	3.90	83
Credit card loans	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	0.03	34
Agricultural loans.....	0.08	0.34	54	0.07	0.32	50	0.11	0.37	57	0.17	0.46	64	0.06	0.76	48
Other loans and leases.....	4.26	8.75	41	3.16	9.09	30	1.86	9.85	18	1.84	9.66	16	2.87	3.75	51
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	527.62	391.81	76	547.29	381.27	81	647.18	391.26	91	587.81	379.80	84	655.13	518.19	77
Real estate loans secured by 1–4 family.....	111.82	126.06	45	122.84	125.03	50	157.39	138.18	58	150.87	137.84	55	193.75	159.68	67
Revolving	31.27	15.44	81	33.51	17.42	79	44.55	21.26	83	48	23.33	83	62.13	26.74	88
Closed-end.....	80.56	108.85	37	89.33	106.14	42	112.84	115.20	50	102.86	112.79	46	131.62	130.06	57
Commercial real estate loans	414.04	245.88	87	422.48	234.65	90	487.23	229.44	94	434.18	219.72	91	458.10	328.67	82
Construction and land development.....	48.08	35.95	65	51.96	35.62	71	84.51	34.95	89	93.51	35.36	94	109.66	44.44	94
1–4 family.....	10.43	7.42	67	10.74	6.34	72	15.80	6.61	80	17.68	7.04	83	22.50	10.44	85
Other.....	37.65	28.11	63	41.22	28.16	70	68.71	27.32	93	75.83	27.26	96	87.16	33.34	93
Multifamily.....	43.42	38.66	68	45.73	32.74	76	42.81	31.04	75	42.91	27.85	81	41.27	51.49	55
Nonfarm nonresidential	322.55	158.05	92	324.78	155.06	93	359.91	152.10	95	297.77	147.22	91	307.17	217.26	82
Owner-occupied.....	111.26	52.99	88	119.49	52.37	92	137.90	53.07	93	104.66	54.89	84	109.10	73.43	81
Other.....	211.29	102.54	93	205.29	100.54	95	222	97.41	94	193.11	91.80	91	198.07	140.40	79
Real estate loans secured by farmland.....	1.75	3.22	61	1.97	3.44	63	2.56	3.60	63	2.75	4.02	65	3.28	7.80	51
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0.90	0.54	85	0	0.01	45
Commercial and industrial loans	141.75	114.45	66	183.17	139.91	71	142.82	122.02	62	103.08	128.82	43	70.74	105.25	33
Loans to individuals	35.58	34.55	63	36.43	37.47	63	48.86	43.51	62	53.35	42.67	66	79.90	23.98	85
Credit card loans	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	0.19	34
Agricultural loans.....	0.57	1.86	57	0.52	1.88	54	0.93	2.18	62	1.30	2.72	66	0.53	4.90	50
Other loans and leases.....	31.42	51.06	46	25.01	49.54	32	15.92	52.44	20	13.97	51.79	17	23.83	25.83	59
Supplemental															
Non-owner occupied CRE loans / Gross loans	41.94	30.07	76	38.75	27.32	82	41.26	26.45	85	44.47	24.79	90	43.69	35.69	75
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	309.09	195.33	82	307.08	183.76	87	353.08	178.57	91	338.16	167.93	90	362.68	253.35	81
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	420.35	252.85	88	426.57	240.85	89	490.98	236.10	94	442.83	225.98	91	471.78	331.68	82

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	3.78	11.47	16	2.54	11.17	8	2.68	7.63	35	1.69	7.80	21	2.34	4.63	38
Liquid assets	14.96	29.03	18	10.47	26.22	7	10.28	22.44	14	10.69	22.72	8	8.29	15.94	11
Investment securities	20.47	21.63	49	15.70	17.85	41	14.22	16.99	41	16.43	17.27	52	12.54	16.65	35
Net loans and leases	65.37	58.67	67	71.08	61.58	76	71.88	63.77	69	70.29	63.98	56	76.59	72.64	65
Net loans, leases and standby letters of credit	66.13	59.49	70	71.90	62.48	77	73.07	64.84	70	71.50	65.07	61	77.96	73.08	67
Core deposits	80.61	75.71	61	76.20	70.67	55	70.93	63.09	61	69.06	62.13	57	72.46	69.79	61
Noncore funding	2.82	10.30	12	6.75	14.13	28	12.15	19.36	34	14.04	21.34	36	13.01	17.09	32
Time deposits of \$250K or more	2.18	1.58	71	3.15	2.11	72	3.72	2.94	65	2.04	2.89	38	2.36	3.54	38
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49
Federal funds purchased and repos	0.59	1.23	48	1.28	1.47	61	0.38	1.94	33	0.28	1.97	28	0.53	1.20	43
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0.57	0.54	58	1.27	0.54	73	0.16	0.48	43	0.28	0.54	41	0.52	1.21	45
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	1	11	0.51	1.24	46	2.46	3.01	47	9.25	3.67	89	8.42	4.47	74
Earning assets that reprice within 1 year	31.97	37.37	34	31.98	39.38	28	29.51	39.29	23	28.37	40.29	18	28.09	33.41	36
Interest-bearing liabilities that reprice within 1 year	7.30	6.39	75	8.81	8.20	70	8.38	10.19	43	7.64	10.01	42	6.96	16.67	21
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.96	25	0	1.34	25	0	0.19	38
Net assets that reprice within 1 year	24.66	29.65	36	23.17	29.11	37	21.13	26.63	34	20.74	27.38	34	21.13	15.65	59
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.13	-2.33	55	4.90	3.20	62	11.13	14.45	39	14.40	16.62	47	12.15	13.97	40
Net short-term noncore funding dependence	-2.08	-7.71	66	2.61	-4.76	78	3.86	3.38	42	11.94	4.66	72	8.63	9.65	40
Short-term investment / Short-term noncore funding	188.25	273.46	43	53.11	184.19	17	44.96	77.77	47	14.20	66.46	18	23.61	46.67	47
Liquid assets - short-term noncore funding / Nonliquid assets	15.23	36.68	23	6.35	28.18	18	4.80	16.97	29	-1.39	16.04	21	-1.78	3.68	36
Net loans and leases / Total deposits	78.96	72.79	64	88.74	79.43	75	94.86	90.31	60	96.99	90.08	72	102.15	92.86	73
Net loans and leases / Core deposits	81.09	78.25	59	93.28	88.34	67	101.34	103.93	52	101.77	105	49	105.70	105.03	54
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	3.79	0.12	98	4.46	1.57	87	3.36	0.72	95	0.58	-0.82	95	0.46	-0.05	88
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.89	-0.25	90	6.03	4.31	74	3.62	1.36	88	-0.50	-1.98	84	0.35	-0.62	83
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02		0	0	55	0	-0.05	57		-0.02	
Percent of Investment Securities															
Held-to-maturity securities	15.29	14.28	61	17.67	11.38	67	22.23	12.67	68	21.77	16.19	61	17.07	13.07	64
Available-for-sale securities	84.71	83.77	39	82.33	87.23	33	77.77	85.40	33	78.09	81.88	38	82.93	86.93	35
U.S. Treasury securities	1.57	6.70	42	0	4.72	16	0.18	6.15	32	0	6.99	14	0	1.33	31
US agency securities (excluding mortgage-backed securities)	0.29	4.12	29	0.52	4.01	32	0.79	3.49	44	0.78	4.02	38	1.82	10.16	34
Municipal securities	39.66	8.22	93	44.56	9.83	94	39.73	7.75	95	42.39	9.16	95	42.68	17.86	89
Mortgage-backed securities	54.74	66.54	30	50.01	66.64	25	53.86	67.43	26	52.35	65.45	27	47.16	55.76	32
Asset-backed securities	0.52	2.50	60	1.43	1.91	70	1.95	1.66	74	1.94	2.05	72	4.08	1.31	87
Other debt securities	3.22	3.08	61	3.46	3.01	69	3.49	2.94	72	2.39	2.79	65	3.80	3.25	69
Mutual funds and equity securities	0	0.29	13	0	0.35	13	0	0.40	13	0.15	0.42	50	0.46	0.58	64
Debt securities 1 year or less	3.34	7.78	33	5.78	10.55	35	7.87	11.86	50	6.09	11.91	41	11.64	11.90	63
Debt securities 1 to 5 years	19.62	18.25	58	26.09	17.03	71	30.86	17.94	76	29.23	19.18	71	30.36	23.53	65
Debt securities over 5 years	77.04	71.11	54	68.13	69.86	42	61.27	66.02	38	64.53	64.73	38	57.54	60.73	39
Pledged securities	33.80	32.26	53	37.42	35.67	50	40.81	30.57	63	28.34	33.30	44	45.66	46.78	51
Structured notes, fair value	0	0.11	40	0	0.02	42	0.50	0.03	93	0.09	0.04	88	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	51.98	27.98	68	5.96	183.32	12	101.95	26.69	83	6.82	6.77	54	10.93	6.96	62
Investment securities	33.22	31.36	58	23.47	23.62	60	10.43	11.75	60	93.38	9.42	97	2.68	4.99	48
Core deposits	8.10	16.94	19	20.11	26.88	29	31.04	11.23	87	40.66	7.29	96	15.49	13.94	63
Noncore funding	-57.41	-14.79	4	-37.84	-12.18	20	10.37	6.59	62	59.37	10.67	92	-5.10	-3.35	52

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	5,825,557	4,722,412	4,691,272	3,167,085	2,192,812
Commit: Secured commercial real estate loans	1,940,559	1,843,556	1,740,925	1,108,000	809,775
Commit: Unsecured real estate loans	79,289	38,975	12,505	170,783	171,129
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	152,506	161,827	209,658	167,597	127,435
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	33,500	151,500	66,250	0	73,777
Written options contracts (interest rate)	70,804	89,555	27,940	0	34,314
Purchased options contracts (interest rate)	35,311	0	0	0	0
Interest rate swaps	5,585,559	4,837,633	3,383,356	2,046,988	763,209
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	29.03	22.78	74	24.05	22.01	61	26.71	23.52	65	23.01	24.05	57	23.51	17.28	78
Standby letters of credit	0.76	0.65	67	0.82	0.71	69	1.19	0.84	74	1.22	0.92	71	1.37	0.40	94
Commercial and similar letters of credit	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	32
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0.42	27	0	0.52	27	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0.45	34	0	0.69	34	0	0	48
Derivative contracts	28.53	46.30	67	25.86	48.62	59	19.80	68.47	51	14.87	65.81	44	9.34	6.82	67
Interest rate contracts	28.53	32.46	69	25.86	34.36	62	19.80	47.31	53	14.87	43.84	46	9.34	6.72	67
Interest rate futures and forward contracts	0.17	3.25	42	0.77	6.21	51	0.38	10.67	46	0	11.40	13	0.79	0.28	81
Written options contracts (interest rate)	0.35	1.41	50	0.46	2.18	38	0.16	2.47	29	0	2.16	10	0.37	0.28	67
Purchased options contracts (interest rate)	0.18	1.31	57	0	1.46	22	0	2.65	22	0	2.32	23	0	0.08	41
Interest rate swaps	27.84	20.49	76	24.64	20.83	69	19.26	28.86	61	14.87	26.74	53	8.18	5.41	72
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	42.58	44.98	61	34.15	42.82	54	39.10	45.53	60	32.96	44.93	49	32.57	25.74	73

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	5,725,174	5,078,688	3,477,546	2,046,988	871,300
Interest rate contracts	5,725,174	5,078,688	3,477,546	2,046,988	871,300
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	33,500	151,500	66,250	0	73,777
Written options	70,804	89,555	27,940	0	34,314
Exchange-traded	0	0	0	0	0
Over-the-counter	70,804	89,555	27,940	0	34,314
Purchased options	35,311	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	35,311	0	0	0	0
Swaps	5,585,559	4,837,633	3,383,356	2,046,988	763,209
Held for trading	5,017,575	4,712,906	3,150,299	1,756,892	763,209
Interest rate contracts	5,017,575	4,712,906	3,150,299	1,756,892	763,209
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	707,599	365,782	327,247	290,096	108,091
Interest rate contracts	707,599	365,782	327,247	290,096	108,091
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	5,654,370	4,989,132	3,449,606	2,046,988	836,984
One year or less	2,454,539	255,248	89,524	66,636	73,776
Over 1 year to 5 years	1,063,350	1,075,869	665,985	677,904	273,564
Over 5 years	2,136,481	3,658,015	2,694,097	1,302,448	489,644
Gross negative fair value (absolute value)	53,773	175,019	61,230	25,535	9,431
Gross positive fair value	72,219	163,233	54,379	21,036	3,568
Held for trading	71,618	161,193	53,819	19,180	2,997
Non-traded	601	2,040	560	1,856	571
Current credit exposure on risk-based capital derivative contracts	70,115	162,920	53,639	9,655	3,567
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47
Futures and forwards	0.59	11.16	24	2.98	14.05	31	1.91	13.49	30	0	12.78	8	8.47	12.76	60
Written options	1.24	6.28	27	1.76	8.18	30	0.80	5.91	22	0	6.60	7	3.94	9.73	54
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49
Over-the-counter	1.24	5.96	29	1.76	7.73	32	0.80	5.10	25	0	5.49	8	3.94	9.46	54
Purchased options	0.62	3.27	49	0	3.42	19	0	4.42	18	0	4.19	18	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49
Over-the-counter	0.62	2.87	50	0	2.86	21	0	3.35	18	0	3.20	20	0	1.27	39
Swaps	97.56	74.26	82	95.25	68.76	78	97.29	69.75	81	100	70.34	95	87.59	66.04	50
Held for trading	87.64	40.42	75	92.80	43.53	78	90.59	44.16	72	85.83	46.31	64	87.59	16.18	85
Interest rate contracts	87.64	34.15	85	92.80	36.62	89	90.59	37.24	87	85.83	38.40	81	87.59	16.40	86
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49
Non-traded	12.36	59.58	25	7.20	56.47	21	9.41	55.84	27	14.17	53.69	35	12.41	83.82	14
Interest rate contracts	12.36	56.71	25	7.20	53.82	21	9.41	52.22	27	14.17	50.60	36	12.41	83.04	14
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	98.76	92.53	58	98.24	91.48	60	99.20	93.86	66	100	94.47	75	96.06	87.47	54
One year or less	42.87	27.56	71	5.03	32.05	21	2.57	32.17	13	3.26	32.51	16	8.47	15.62	55
Over 1 year to 5 years	18.57	27.01	34	21.18	27.06	46	19.15	30.45	38	33.12	31.16	53	31.40	21.68	64
Over 5 years	37.32	29.89	61	72.03	29.56	89	77.47	28.09	91	63.63	28.71	83	56.20	37.90	63
Gross negative fair value (absolute value)	0.94	0.98	50	3.45	1.55	84	1.76	0.83	85	1.25	0.72	88	1.08	0.50	84
Gross positive fair value	1.26	1.34	47	3.21	2.23	72	1.56	1.19	71	1.03	0.85	64	0.41	0.92	18
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.04	69	0.10	0.07	83	0.04	0.06	75	0.02	0.06	57	0.01	0	84
Gross positive fair value (X)	0.04	0.05	63	0.10	0.09	69	0.04	0.07	59	0.02	0.06	50	0	0.01	53
Held for trading (X)	0.04	0.04	74	0.10	0.07	75	0.04	0.06	70	0.02	0.05	62	0	0	81
Non-traded (X)	0	0.01	16	0	0.02	22	0	0.01	25	0	0.01	36	0	0	38
Current credit exposure (X)	0.04	0.04	70	0.10	0.06	73	0.04	0.05	65	0.01	0.04	42	0	0	67
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.46	0.46	68	1.11	0.85	71	0.38	0.73	58	0.09	0.53	43	0.04	0.05	62

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		160,540		42,294		41,045		38,208		37,192					
Gross losses		10,083		18,193		28,108		16,230		13,310					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		8,218		6,755		7,232		5,168		3,255					
Net losses		1,865		11,438		20,876		11,062		10,055					
Provision for loan and lease losses		-58,888		82,201		22,125		14,084		11,071					
Adjustments		0		47,483		0		-185		0					
Ending balance		99,787		160,540		42,294		41,045		38,208					
Memo: Allocated transfer risk reserve (ATTR)		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets	-0.30	-0.09	12	0.43	0.51	39	0.13	0.15	54	0.11	0.14	44	0.13	0.11	65
Provision for loan and lease losses / Average loans and leases	-0.43	-0.16	18	0.59	0.82	35	0.18	0.24	49	0.15	0.24	39	0.16	0.16	60
Provision for loan and lease losses / Net loan and lease losses	-3,157.53	-105.48	3	718.67	487.86	79	105.98	130.58	42	127.32	134.68	63	110.10	110.75	42
Allowance for loan and lease losses / Total loans and leases not held for sale	0.76	1.23	16	1.14	1.58	25	0.34	0.83	10	0.42	0.90	13	0.54	0.95	10
Allowance for loan and lease losses / Total loans and leases	0.76	1.20	17	1.14	1.55	26	0.33	0.81	10	0.42	0.89	13	0.53	0.94	11
Allowance for loan and lease losses / Net loans and leases losses (X)	53.51	21.39	86	14.04	11.58	73	2.03	8.03	16	3.71	7.54	37	3.80	16.23	20
Allowance for loan and lease losses / Nonaccrual assets	320.87	364.13	57	378.20	299.17	71	149.81	218.72	45	152.28	214.03	44	175.73	270.69	39
ALLL / 90+ days past due + nonaccrual loans and leases	248.04	287.08	53	286.26	244.34	66	77.15	151.73	24	81.19	160.51	25	140.30	232.03	37
Gross loan and lease losses / Average loans and leases	0.07	0.19	25	0.13	0.34	27	0.23	0.28	53	0.17	0.30	37	0.20	0.16	65
Recoveries / Average loans and leases	0.06	0.08	43	0.05	0.07	39	0.06	0.08	48	0.05	0.09	39	0.05	0.06	52
Net losses / Average loans and leases	0.01	0.11	17	0.08	0.27	27	0.17	0.21	53	0.12	0.22	42	0.15	0.10	73
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	48
Recoveries / Prior year-end losses	45.17	34.67	73	24.03	33.98	37	44.56	36.22	77	38.83	41.30	60	38.05	50.41	53
Earnings coverage of net loan and lease losses (X)	139.34	39.72	86	23.47	22.91	68	12.14	24.40	46	17.49	21.75	57	11.67	0.97	41
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Real estate loans	-0.03	0.02	16	0.01	0.04	33	0.04	0.01	82	0.03	0.02	70	0.08	0.02	86
Real estate loans secured by 1–4 family	-0.08	-0.02	7	0.03	0.01	76	-0.01	0.01	29	0.05	0.01	78	0.08	0.03	83
Revolving	-0.04	-0.07	39	0.11	0.01	86	0	0.02	50	0.09	0.03	68	0.13	0.03	83
Closed-end	-0.09	-0.01	3	0.01	0	61	-0.01	0	23	0.03	0.01	71	0.05	0.02	74
Commercial real estate loans	-0.02	0.04	10	0	0.07	24	0.06	0.01	87	0.03	0.01	70	0.08	0.01	87
Construction and land development	-0.08	0	9	-0.01	0	33	0.28	-0.01	98	0.13	-0.03	94	0.21	-0.04	93
1–4 family	0	0	27	0.01	0	90	0.06	0	95	0.04	-0.01	97	0.02	0	91
Other	-0.08	0	9	-0.02	0	18	0.23	-0.01	97	0.09	-0.02	93	0.19	-0.04	95
Multifamily	0	0.01	13	0	0	84	-0.01	0	8	0	0	36	0	0	53
Nonfarm nonresidential	-0.01	0.05	12	0.01	0.11	24	0.02	0.02	64	0	0.02	46	0.04	0.02	75
Owner-occupied	-0.01	0.01	7	0.01	0.02	52	0.02	0.01	82	0	0.01	51	0	0.01	24
Other	0	0.04	45	0	0.08	13	0	0.01	58	0	0.01	34	0.04	0.01	88
Real estate loans secured by farmland	0	0	54	0	0.02	46	0	0.01	48	0	0	50	-0.02	0	7
Commercial and industrial loans	0.01	0.17	20	0.04	0.47	14	0.09	0.37	18	0.02	0.31	13	0.29	0.18	73
Loans to individuals	0.35	0.71	32	1.15	1.13	65	1.99	1.17	80	1.22	1.16	60	0.56	0.78	52
Credit card loans		1.84			2.92			3.11			2.92			1.60	
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.06	41
Loans to foreign governments and institutions		0			0			0			0				
Other loans and leases	0.38	0.10	87	0.40	0.15	84	0.08	0.15	54	-0.07	0.14	2	0	0.27	29

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		20,806		36,183		66,470		57,285		25,884
90+ days past due loans and leases		9,131		13,633		26,589		23,600		5,491
Nonaccrual loans and leases		31,099		42,449		28,232		26,953		21,743
Total past due and nonaccrual loans and leases		61,036		92,265		121,291		107,838		53,118
Restructured 30–89 days past due		1,275		1,613		2,671		2,707		1,648
Restructured 90+ days past due		215		950		1,322		147		88
Restructured nonaccrual		7,642		6,655		3,810		7,397		2,849
Total restructured loans and leases		9,132		9,218		7,803		10,251		4,585
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		8,823		11,398		11,693		16,347		12,816
Other real estate owned		11,342		12,657		8,265		8,813		6,636
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.16	0.32	32	0.26	0.39	37	0.52	0.43	69	0.59
90+ days past due loans and leases	0.07	0.10	65	0.10	0.12	68	0.21	0.15	76	0.24
Nonaccrual loans and leases	0.24	0.46	22	0.30	0.66	17	0.22	0.51	17	0.28
90+ days past due and nonaccrual loans and leases	0.30	0.62	24	0.40	0.85	20	0.43	0.71	29	0.52
30–89 days past due restructured	0.01	0.01	74	0.01	0.01	69	0.02	0.01	73	0.03
90+ days past due restructured	0	0	74	0.01	0.01	82	0.01	0.01	83	0
Nonaccrual restructured	0.06	0.10	45	0.05	0.13	31	0.03	0.14	22	0.08
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	42	0
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.16	0.32	32	0.26	0.40	37	0.52	0.43	69	0.59
90+ days past due assets	0.07	0.10	65	0.10	0.12	68	0.21	0.15	76	0.24
Nonaccrual assets	0.24	0.47	22	0.30	0.67	17	0.22	0.53	17	0.28
30+ days past due and nonaccrual assets	0.46	0.97	21	0.65	1.29	21	0.96	1.19	51	1.11
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.20	0.36	26	0.29	0.52	30	0.31	0.44	38	0.37
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.37	34	0.35	0.55	34	0.36	0.48	43	0.43
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.26	0.41	34	0.35	0.60	27	0.30	0.53	23	0.40
Allowance for loan and lease losses	52.87	62.64	51	43.02	66.66	31	123.38	115.41	65	133.92
Equity capital + allowance for loan and lease losses	1.88	3.60	24	2.41	4.97	24	2.04	4.28	22	2.80
Tier 1 capital + allowance for loan and lease losses	2.87	4.30	36	3.75	6.05	27	3.53	5.65	28	4.30
Loans and leases + other real estate owned	0.40	0.71	27	0.49	0.97	21	0.41	0.85	18	0.57

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.16	0.26	36	0.30	0.39	46	0.52	0.38	74	0.63	0.42	78	0.29	0.29	58
	90+ days past due		0.07	0.12	72	0.12	0.16	72	0.25	0.16	80	0.28	0.22	75	0.09	0.05	79
	Nonaccrual.....		0.31	0.52	33	0.41	0.76	29	0.27	0.46	33	0.33	0.57	33	0.37	0.43	41
Commercial and industrial	30–89 days past due		0.10	0.24	32	0.09	0.23	28	0.49	0.31	77	0.29	0.30	58	0.21	0.27	61
	90+ days past due		0.07	0.04	82	0.03	0.03	69	0.07	0.05	70	0.09	0.05	76	0.03	0.01	85
	Nonaccrual.....		0.06	0.57	10	0.06	0.75	8	0.08	0.83	13	0.12	0.76	9	0.05	0.60	15
Individuals	30–89 days past due		0.47	0.63	42	0.64	0.83	39	0.85	0.83	50	0.93	0.84	55	1.18	0.69	76
	90+ days past due		0.06	0.09	59	0.09	0.14	58	0.17	0.17	69	0.16	0.16	68	0.06	0.03	78
	Nonaccrual.....		0.04	0.17	37	0.09	0.28	40	0.09	0.17	48	0.10	0.23	42	0.10	0.21	51
Depository institution loans	30–89 days past due			0.01			0			0		0	0	47			0
	90+ days past due			0			0			0		0	0	47			0
	Nonaccrual.....			0			0			0		0	0	48			0
Agricultural	30–89 days past due		0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.15	35
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	45
	Nonaccrual.....		0	0.70	27	0	0.49	24	0.67	0.67	70	0	0.75	23	0	0.31	31
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.15			0.09			0.03			0.06				
Other loans and leases	30–89 days past due		0.01	0.12	40	0	0.18	36	0	0.20	14	0	0.17	12	0	0.12	27
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0	44
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.13	15	0	0.14	17	0	0.06	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Memoranda																
1–4 family	30–89 days past due	0.51	0.46	65	0.86	0.65	76	1.58	0.67	89	1.81	0.71	91	0.77	0.56	72
	90+ days past due	0.24	0.24	76	0.37	0.33	80	0.54	0.31	81	0.54	0.46	76	0.15	0.06	82
	Nonaccrual	0.85	0.71	68	1.24	0.89	73	0.67	0.73	52	0.58	0.86	40	0.56	0.65	49
Revolving	30–89 days past due	0.33	0.28	60	0.67	0.48	71	1.86	0.45	96	1.10	0.50	87	0.63	0.29	81
	90+ days past due	0.16	0.02	89	0.14	0.03	86	0.54	0.05	95	0.11	0.05	75	0.08	0.02	90
	Nonaccrual	0.61	1.18	52	0.78	1.13	54	0.32	1	27	0.25	1.17	17	0.39	0.42	55
Closed-end	30–89 days past due	0.58	0.49	67	0.93	0.65	76	1.47	0.70	89	2.15	0.75	91	0.84	0.63	70
	90+ days past due	0.28	0.26	76	0.46	0.38	80	0.54	0.35	81	0.74	0.53	78	0.18	0.06	82
Junior lien	30–89 days past due	0.95	0.67	75	1.42	0.87	80	0.81	0.70	61	0.74	0.84	50	0.65	0.68	56
	Nonaccrual	0.01	0.01	75	0.12	0.02	97	0.05	0.02	81	0.11	0.03	93	0.08	0.03	85
	90+ days past due	0.01	0	88	0.01	0	82	0.03	0	96	0.01	0	78	0.01	0	84
	Nonaccrual	0.11	0.03	91	0.10	0.04	83	0.08	0.04	74	0.04	0.06	49	0.03	0.04	49
Commercial real estate	30–89 days past due	0.07	0.15	44	0.14	0.26	46	0.18	0.18	60	0.22	0.17	65	0.09	0.15	42
	90+ days past due	0.03	0.01	86	0.05	0.02	84	0.16	0.03	91	0.20	0.03	94	0.06	0.02	83
	Nonaccrual	0.16	0.38	31	0.17	0.62	18	0.14	0.23	39	0.24	0.28	50	0.29	0.33	54
Construction and development	30–89 days past due	0.16	0.17	71	0.26	0.28	64	0.41	0.28	73	0.07	0.21	38	0.23	0.18	75
	90+ days past due	0.03	0.01	86	0	0.01	35	0.04	0.02	83	0.13	0.02	90	0.15	0.01	92
	Nonaccrual	0.31	0.20	77	0.33	0.41	68	0.30	0.20	78	0.67	0.19	87	0.59	0.21	82
1–4 family	30–89 days past due	0	0.02	60	0.13	0.03	86	0.06	0.06	66	0	0.06	25	0.06	0.05	75
	90+ days past due	0	0	44	0	0	42	0	0	83	0	0	43	0	0	46
Other	Nonaccrual	0.03	0.01	80	0.01	0.03	63	0.03	0.02	77	0.31	0.02	97	0.14	0.04	85
	30–89 days past due	0.16	0.13	77	0.14	0.22	60	0.36	0.20	77	0.07	0.13	53	0.17	0.08	81
	90+ days past due	0.03	0	92	0	0	40	0.04	0.01	85	0.13	0.02	91	0.15	0.01	93
	Nonaccrual	0.28	0.16	80	0.32	0.35	69	0.26	0.17	80	0.36	0.15	84	0.45	0.12	85
Multifamily	30–89 days past due	0.01	0.07	57	0.08	0.09	64	0.04	0.08	57	0.03	0.10	50	0	0.04	35
	90+ days past due	0	0	46	0	0	45	0.07	0	92	0	0.01	39	0	0	45
	Nonaccrual	0.01	0.17	49	0	0.11	40	0	0.05	21	0	0.08	23	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.06	0.13	51	0.12	0.23	50	0.14	0.14	53	0.29	0.17	77	0.05	0.14	36
	90+ days past due	0.03	0.01	87	0.07	0.02	85	0.19	0.03	91	0.24	0.03	94	0.03	0.02	77
Owner Occupied	Nonaccrual	0.16	0.45	27	0.16	0.80	11	0.12	0.28	26	0.14	0.30	31	0.21	0.40	42
	30–89 days past due	0.02	0.04	51	0.06	0.07	55	0.12	0.07	72	0.28	0.09	93	0.03	0.06	47
Other	90+ days past due	0.02	0	92	0.06	0	95	0.15	0.01	96	0.20	0.01	96	0.02	0.01	77
	Nonaccrual	0.10	0.17	39	0.12	0.27	28	0.11	0.16	47	0.10	0.17	36	0.10	0.16	45
	30–89 days past due	0.04	0.08	62	0.07	0.14	54	0.02	0.07	37	0.01	0.07	31	0.02	0.06	46
	90+ days past due	0.01	0	85	0	0.01	72	0.05	0.01	85	0.05	0.01	86	0.02	0.01	85
	Nonaccrual	0.06	0.23	32	0.04	0.44	16	0.01	0.10	22	0.05	0.13	41	0.11	0.16	58
Farmland	30–89 days past due	0	0.10	31	0	0.11	30	1.22	0.23	89	0.52	0.25	81	0	0.10	34
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0	45
	Nonaccrual	0	0.69	23	0	1.13	19	0	0.84	19	0	1.23	19	0	0.44	28
Credit card	30–89 days past due		0.81			0.95			1.19			1.22			0.83	
	90+ days past due		0.45			0.63			0.78			0.73			0.22	
	Nonaccrual		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,741,286	1,855,066	1,896,132	1,467,509	667,745										
Retained earnings	826,240	673,815	581,395	467,345	379,468										
Accumulated other comprehensive income (AOCI)	18,635	71,015	35,575	-10,273	-884										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,586,161	2,599,896	2,513,102	1,924,581	1,046,329										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	997,775	1,016,374	1,039,620	827,984	309,932										
Accumulated other comprehensive income-related adjustments	18,634	71,015	35,574	-10,274	-807										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,569,752	1,512,507	1,437,908	1,106,871	737,204										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,569,752	1,512,507	1,437,908	1,106,871	737,204										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	166,356	166,356	0	129,838	90,500										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	166,356	166,356	0	129,838	90,500										
Less: Additional tier 1 capital deductions	0	0	0	0	725										
Additional tier 1 capital	166,356	166,356	0	129,838	89,775										
Tier 1 Capital	1,736,108	1,678,863	1,437,908	1,236,709	826,979										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	384,065	285,170	292,733	157,057	148,201										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	53,370	99,323	43,194	41,945	38,608										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	437,435	384,493	335,927	199,002	186,809										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	437,435	384,493	335,927	199,002	186,809										
Exited advanced approach tier 2 capital															
Total capital	2,173,543	2,063,356	1,773,835	1,435,711	1,013,788										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	20,257,530	19,816,234	17,396,871	13,569,887	9,091,426										
Less: Deductions from common equity tier 1 capital	997,774	1,016,374	1,039,620	827,984	310,657										
Less: Other deductions	0	39,228	0	0	0										
Total assets for leverage ratio	19,259,756	18,760,632	16,357,251	12,741,903	8,780,769										
Total risk-weighted assets	15,336,432	14,739,149	14,042,949	11,146,898	8,157,174										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	10.24	12.37	21	10.26	12.35	18	10.24	12.11	24	9.93	12.09	14	9.04	11.95	8
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50
Tier 1 capital, column A	11.32	13.11	22	11.39	13.08	24	10.24	12.78	13	11.09	12.85	24	10.14	12.68	10
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50
Total capital, column A	14.17	14.91	42	14	15.23	31	12.63	14.36	17	12.88	14.45	25	12.43	14.15	18
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50
Tier 1 leverage	9.01	8.98	57	8.95	9.13	46	8.79	9.76	25	9.71	9.71	49	9.42	10.04	36
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			1,924			2,002			1,178			1,553				1,023	-3.90	110.50
Other insurance activities income			1,924			2,002			1,178			1,553				1,023	-3.90	110.50
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			436,887			326,891			322,916			263,034				182,854	33.65	143.64

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			56.12		75		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			43.88		25		
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			8.53		0		
Insurance activities revenue / Adjusted operating income	0.27	0.36	67	0.29	0.41	69	0.17	0.47	62	0.29	0.47	68	0.28	0.44	72		
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	0.01	47		
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			44.54		60		
Other premium income / Total premium income	67.01			61.77			65.09			55.46			55.46		40		
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47		
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			15.64		31.81		
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			1.99				
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			160.49		136.34		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.15			0.17				0		
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0.15			2.31				0		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.80	12	95	17.77	11.03	79	21.82	11.51	88	20.59	10.22	83	21.13	14.86	82		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	1	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	1	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	1	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17				0
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29				
Commercial and industrial loans		0.79			0.64			0.29			1.53				4.38
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	-100	6.83	1		-2.40			22.48			7.24				22.03
Total selected assets.....	-100	9.48	1		2.04			12.40			3.24				-5.54
Deposits		0.73			3.46			10.36			5				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change
						1-Year
30–89 Days Past Due Securitized Assets						5-Year
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	119,500	97,880	155,529	50,750	33,350	22.09	132.31	
Dividends	119,500	97,880	155,529	50,750	33,350	22.09	132.31	
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	4,504	0	0	0		
Dividends	0	0	4,504	0	0	0		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0	0		
Dividends	0	0	0	0	0	0		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Total income from subsidiaries	119,500	97,880	160,033	50,750	33,350	22.09	132.31	
Securities gains (losses)	0	0	0	0	0	0		
Other operating income	3,770	1,338	1,487	2,719	1,312	181.76	181.97	
Total operating income	123,270	99,218	161,520	53,469	34,662	24.24	133.57	
Operating Expenses								
Personnel expenses	0	0	0	0	0	0		
Interest expense	8,873	8,177	8,189	8,187	8,910	8.51	914.06	
Other expenses	21,807	13,578	19,180	20,849	9,644	60.61	118.18	
Provision for loan and lease losses	0	0	0	0	0	0		
Total operating expenses	30,680	21,755	27,369	29,036	18,554	41.03	182.24	
Income (loss) before taxes	92,590	77,463	134,151	24,433	16,108	19.53	120.95	
Applicable income taxes (credit)	-12,626	-5,439	-6,499	-6,177	-9,169			
Extraordinary items					0			
Income before undistributed income of subsidiaries	105,216	82,902	140,650	30,610	25,277	26.92	131.28	
Equity in undistributed income of subsidiaries	158,701	75,326	52,878	115,638	47,646	110.69	396.19	
Bank subsidiaries	162,105	75,326	57,009	115,638	47,646	115.20	406.83	
Nonbank subsidiaries	-3,404	0	-4,131	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	263,917	158,228	193,528	146,248	72,923	66.80	240.64	
Memoranda								
Bank net income	281,605	173,206	212,538	166,388	80,996	62.58	237.56	
Nonbank net income	-3,404	0	373	0	0			
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,958,393	94.54	2,848,477	94.37	2,776,750	98.02	2,193,960	1,254,200	3.86	145.74
Common and preferred stock		2,957,377	94.51	2,847,657	94.34	2,775,890	97.99	2,193,265	1,253,638	3.85	145.73
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		1,016	0.03	820	0.03	860	0.03	695	562	23.90	197.08
Investment in nonbank subsidiaries		6,144	0.20	10,968	0.36	21,512	0.76	9,288	9,907	-43.98	-38.42
Common and preferred stock		6,016	0.19	10,943	0.36	21,490	0.76	9,265	9,907	-45.02	-39.71
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		128	0	25	0	22	0	23	0	412.00	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		105,464	3.37	116,748	3.87	5,283	0.19	3,681	2,611	-9.67	2017.33
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	-100.00
Premises, furnishings, fixtures and equipment		2,651	0.08	10,435	0.35	10,568	0.37	10,637	11,061	-74.60	-76.89
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		56,609	1.81	31,858	1.06	18,676	0.66	13,808	15,036	77.69	402.43
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		3,129,261	100.00	3,018,486	100.00	2,832,789	100.00	2,231,374	1,292,815	3.67	150.89
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	5,000	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		246,895	7.89	148,806	4.93	157,155	5.55	157,057	148,201	65.92	66.82
Other liabilities		30,466	0.97	20,168	0.67	22,295	0.79	10,394	11,427	51.06	161.44
Balance due to subsidiaries and related institutions		141,829	4.53	141,023	4.67	140,237	4.95	134,342	86,858	0.57	63.85
Total liabilities		419,190	13.40	309,997	10.27	319,687	11.29	306,793	246,486	35.22	70.26
Equity Capital		2,710,071	86.60	2,708,489	89.73	2,513,102	88.71	1,924,581	1,046,329	0.06	170.73
Perpetual preferred stock (income surplus)		166,356	5.32	166,356	5.51	0	0	0	0	0.00	
Common stock		100,101	3.20	104,169	3.45	105,827	3.74	87,250	57,744	-3.91	74.07
Common surplus		1,641,185	52.45	1,750,897	58.01	1,790,305	63.20	1,380,259	610,001	-6.27	171.09
Retained earnings		783,794	25.05	616,052	20.41	581,395	20.52	467,345	379,468	27.23	129.22
Accumulated other comprehensive income		18,635	0.60	71,015	2.35	35,575	1.26	-10,273	-884	-73.76	
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		3,129,261	100.00	3,018,486	100.00	2,832,789	100.00	2,231,374	1,292,815	3.67	150.89
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		141,829	4.53	141,023	4.67	140,237	4.95	134,342	86,819	0.57	63.85
Notes payable to subsidiaries that issued TPS		141,829	4.53	141,023	4.67	140,237	4.95	134,342	86,819	0.57	63.85
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
Profitability																
Net income / Average equity capital.....	9.68	11.94	29	6.14	7.29	31	7.90	9.68	23	7.84	10.40	21	7.07	8.67	30	
Bank net income / Average equity investment in banks	9.66	11.80	36	6.28	7.45	34	8.03	10.51	22	8.49	11.19	23	6.56	9.11	19	
Nonbank net income / Average equity investment in nonbanks	-36.41	13.12	0	0	9.75	17	2.23	7.89	33	0	7.10	17	0	9.81	17	
Subsidiary HCs net income / Average equity investment in sub HCs.....		10.11			7.01			8.55			8.78			8.81		
Bank net income / Parent net income	106.70	96.79	82	109.47	88.16	77	109.82	82.22	85	113.77	82.56	94	111.07	104.64	82	
Nonbank net income / Parent net income		3.40			0	3.59	14	0.19	5.93	38	0	3.78	11	0	1.13	22
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			90.33		
Leverage																
Total liabilities / Equity capital	15.47	16.81	62	11.45	20.06	44	12.72	20.43	57	15.94	20.88	58	23.56	11.14	85	
Total debt / Equity capital	9.11	11.71	53	5.49	14.41	35	6.25	14.31	49	8.42	14.69	54	14.16	4.62	83	
Total debt + notes payable to subs that issued TPS / Equity capital	14.34	13.63	62	10.70	16.67	45	11.83	16.36	57	15.40	17.10	63	22.46	9.36	89	
Total debt + Loans guaranteed for affiliate / Equity capital	9.11	11.77	52	5.49	14.68	34	6.25	14.56	48	8.42	15.14	53	14.16	4.64	83	
Total debt / Equity capital – excess over fair value	9.11	11.81	53	5.49	14.52	35	6.25	14.51	49	8.42	14.81	54	14.16	4.62	83	
Long-term debt / Equity capital	9.11	10.95	53	5.49	13.56	37	6.25	13.04	50	8.16	13.37	55	14.16	4.39	85	
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	1.02	36	0.26	1.14	77	0	0.02	46	
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0	0.14	39	0	0	46	
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46	
Long-term debt / Consolidated long-term debt		62	39.86	63	29.73	34.67	43	14.52	28.44	36	35.41	28.63	60	38.47	17.83	72
Double Leverage																
Equity investment in subs / Equity capital	109.35	103.22	80	105.54	102.81	68	111.31	103.22	85	114.44	103.10	88	120.76	105.17	92	
Total investment in subs / Equity capital.....	109.39	108.40	72	105.57	110.16	55	111.35	111.07	73	114.48	112.48	71	120.81	105.55	91	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	0.96	0.29	83	0.95	0.47	71	1.47	0.36	90	1.90	0.35	93	2.98	0.56	95	
Equity investment in subs – equity cap / Net income-div (X).....	1.51	1.05	74	2.04	1.82	68	2.47	1.22	85	3.15	1.22	88	5.79	1.91	92	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	109.05	152.85	32	99.78	136.59	30	160.16	177.68	50	69.98	162.34	11	82.54	96.31	32	
Cash from ops + noncash items + op expense / Op expense + dividend	118.06	154.48	38	108.25	147.24	32	163.66	190.27	46	65.17	174.91	8	87.25	100.80	33	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	96.81	98.54	43	198.32	134.08	82	102.73	116.34	40	102.68	103.19	56	86.33	101.42	30	
Pretax operating income + interest expense / Interest expense	1,143.50	1,835.33	45	1,047.33	2,016.32	52	1,738.19	1,968.54	61	398.44	2,898.75	25	280.79	1,955.22	34	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	854.85	1,770.77	35	701.70	1,539.23	42	983.50	1,632.83	45	269.27	1,369.37	19	249.95	1,082.59	30	
Dividends + interest from subsidiaries / Interest expense + dividends	113.76	174.12	31	105.59	150.43	30	184.94	210.80	49	76.68	188.90	8	75.28	107.07	28	
Fees + other income from subsidiaries / Salary + other expenses.....	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	6.15	36	
Net income / Current part of long-term debt + preferred dividends (X)	22.24	47.61	43	27.97	35.64	66		57.11			33.93				71.32	
Other Ratios																
Net assets that reprice within 1 year / Total assets	0.01	3.44	32	0.07	3.85	33	0.09	2.64	35	-0.20	2.61	23	-0.01	1.68	16	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due							0.17			0.10			0.04		0	
Nonaccrual.....							0.92			1.03			0.54		0.46	
Total							1.09			1.13			0.58		0.46	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50	
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50	
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries.....	0.01	1.76	38	0.03	2.66	41	0.04	5.62	37	0.03	5.50	35	0.05	0.15	66	
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49	

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	91.41	66.37	75	101.95	81.10	78	55.70	57.84	57	189.48	57.26	96	140.02	100.86	83
Dividends declared / Net income.....	36.44	28.27	67	53.42	42.29	67	40.48	33.08	64	39.66	27.33	73	48.53	32.32	71
Net income – dividends / Average equity.....	6.15	8.62	29	2.86	4.14	31	4.70	6.46	25	4.73	7.33	18	3.64	5.74	24
Percent of Dividends Paid															
Dividends from bank subsidiaries	124.25	155.92	39	115.81	132.17	46	198.52	178.13	55	87.50	157.73	23	94.23	106.72	30
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	5.75	7.53	70	0	7.13	23	0	2.37	25
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48
Dividends from all subsidiaries	124.25	203.53	31	115.81	174.85	31	204.27	260.40	45	87.50	215.26	9	94.23	114.69	29
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	42.44	45.96	40	56.51	60.28	48	73.18	66.55	57	30.50	60.71	19	41.17	35.18	52
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.14	28
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0	45
Operating income from bank subsidiaries	42.44	51.33	40	56.51	62.88	47	73.18	69.36	53	30.50	63.43	17	41.17	41.35	49
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39		1,207.51	82.95	95		51.40			129.02	
Interest income from nonbank subsidiaries.....		2.44			7.38		0	20.25	26		18.56			0.63	
Management and service fees from nonbank subsidiaries		0.37			0.86		0	1.92	38		2.96			0.60	
Other income from nonbank subsidiaries.....		0.07			0.16		0	1.06	43		0.15			0.08	
Operating income from nonbank subsidiaries		87.22			79.84		1,207.51	150.41	95		99.33			153.75	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			58.43	
Interest income from subsidiary holding companies.....		5.26			8.40			6.54			3.95			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	96.94	74.16	53	98.65	69.76	71	96.29	67.32	61	94.91	65.18	58	96.21	67.33	56
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	1.07	28
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45
Operating income from bank subsidiaries	96.94	83.13	42	98.65	82.20	58	96.29	78.80	40	94.91	74.20	42	96.21	79.76	42
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	2.79	2.65	72	0	2.57	23	0	1.78	27
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	2.79	7.29	64	0	7.64	14	0	3.09	22
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			2,686.84			87.87	
Loans and advances from subsidiaries / Total debt	57.45	26.38	80	94.77	27.08	86	89.23	28.33	83	82.90	26.53	85	58.58	74.60	52